

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
Caption in Compliance with D.N.J. LBR 9004-1(b)

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Bank of America, N.A.

In Re:  
Regina Yvonne Guthridge,  
  
Debtor.



Order Filed on October 27, 2016  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Case No.: 14-26918-CMG

Adv. No.:

Hearing Date: 9/21/2016 @ 9:00 a.m.

Judge: Christine M. Gravelle

**AMENDED ORDER CURING POST-PETITION ARREARS AND RESOLVING  
MOTION FOR RELIEF FROM STAY**

The relief set forth on the following pages, numbered two (2) through three (3) is hereby  
**ORDERED.**

**DATED: October 27, 2016**

  
Honorable Christine M. Gravelle  
United States Bankruptcy Judge

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Debtor: Regina Yvonne Guthridge

Case No: 14-26918-CMG

Caption of Order: AMENDED ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR RELIEF FROM STAY

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This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Bank of America, N.A., Denise Carlon, Esq. appearing, upon a motion to vacate the automatic stay as to real property located at 810 Laurel Street, Lakehurst, NJ 08733, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Patrick Moscatello, Esq., attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of September 15, 2016, Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due August 2016 through September 2016 with \$323.11 in suspense for a total post-petition default of \$2,928.30 (1 @ \$1,341.55 for August 2016; 1 @ \$1,383.86 for September 2016; less suspense of \$323.11); and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$2,928.30 will be paid by Debtor remitting \$488.05 per month in addition to her regular monthly mortgage payment, which additional payments shall begin on October 1, 2016 and continue for a period of six months until the post-petition arrears are cured; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume October 1, 2016, directly to Secured Creditor Bank of America, N.A., P.O. Box 660933, Dallas, TX 75266-0933 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$176.00 for filing fees, totaling \$526.00, which is to be paid through Debtor's Chapter 13 plan; and

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It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's Motion for Relief is hereby resolved.